

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

In re: LANA M BETTON

Case No.: 10-22474-aih

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Craig Shopneck - CLEVELAND, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2010 and was converted to chapter 13 on 11/13/2013.
- 2) The plan was confirmed on 03/01/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 02/11/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/16/2013.
- 5) The case was completed on 08/11/2014.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 37,165.00.
- 10) Amount of unsecured claims discharged without full payment: 4,337.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$41,060.01
Less amount refunded to debtor:	\$1,349.45

NET RECEIPTS:	\$39,710.56
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,000.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,521.14
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,521.14
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Attorney fees paid and disclosed by debtor:	\$750.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ATTORNEY GENERAL OF US	Unsecured	NA	NA	NA	.00	.00
ATTORNEY GENERAL STATE OF OHIO	Priority	NA	962.36	.00	.00	.00
ATTORNEY GENERAL STATE OF OHIO	Priority	1,000.00	962.36	962.36	962.36	.00
ATTORNEY GENERAL STATE OF OHIO	Unsecured	NA	172.39	.00	.00	.00
ATTORNEY GENERAL STATE OF OHIO	Unsecured	NA	172.39	172.39	172.39	.00
CENTERONE FINANCIAL SERVICES	Unsecured	NA	NA	NA	.00	.00
CENTURY FEDERAL CREDIT UNION	Secured	296,713.00	296,364.62	296,364.62	.00	.00
CENTURY FEDERAL CREDIT UNION	Secured	69,987.00	69,919.26	69,919.26	.00	.00
CENTURY FEDERAL CREDIT UNION	Secured	33,000.00	32,669.14	32,669.14	.00	.00
CENTURY FEDERAL CREDIT UNION	Secured	12,995.00	12,991.44	12,991.44	.00	.00
CENTURY FEDERAL CREDIT UNION	Unsecured	NA	NA	NA	.00	.00
CENTURY FEDERAL CREDIT UNION	Unsecured	NA	NA	NA	.00	.00

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CENTURY FEDERAL CREDIT UNION	Unsecured	NA	NA	NA	.00	.00
CENTURY FEDERAL CREDIT UNION	Unsecured	19,343.00	19,571.50	7,988.91	7,988.91	.00
CHRISTOPHER J KLYM ESQ	Unsecured	NA	NA	NA	.00	.00
CITIFINANCIAL	Unsecured	4,337.00	NA	NA	.00	.00
CITIMORTGAGE INC	Secured	14,817.00	14,854.37	14,854.37	.00	.00
CITIMORTGAGE INC	Secured	NA	573.60	573.60	.00	.00
CLERK OF COURTS	Unsecured	NA	NA	NA	.00	.00
DELL FINANCIAL SERVICES LP	Unsecured	540.00	550.20	550.20	550.20	.00
DEPARTMENT OF THE TREASURY - IRS	Priority	4,000.00	5,415.22	5,415.22	5,415.22	.00
DEPARTMENT OF THE TREASURY - IRS	Unsecured	NA	134.31	134.31	134.31	.00
GE MONEY BANK LOWES	Unsecured	NA	NA	NA	.00	.00
GE MONEY BK/SAMS CLUB	Unsecured	NA	NA	NA	.00	.00
GEMB/SAMS CLUB	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	4,372.37	4,372.37	4,372.37	.00
JOHN D CLUNK	Unsecured	NA	NA	NA	.00	.00
MIDLAND FUNDING LLC	Unsecured	626.00	821.27	821.27	821.27	.00
OFFICE OF THE US ATTORNEY	Unsecured	NA	NA	NA	.00	.00
OHIO DEPARTMENT OF TAXATION	Unsecured	NA	NA	NA	.00	.00
OHIO DEPT OF TAXATION	Unsecured	NA	NA	NA	.00	.00
ONE WEST BANK FSB	Unsecured	NA	NA	NA	.00	.00
ONEWEST BANK FSB	Secured	49,534.00	61,453.48	58,877.04	6,456.41	.00
ONEWEST BANK FSB	Secured	12,000.00	11,324.82	9,824.82	3,600.00	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	2,233.00	2,233.02	2,233.02	2,233.02	.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	1,737.00	1,737.21	1,737.21	1,737.21	.00
SCOTT P CIUPAK	Unsecured	NA	NA	NA	.00	.00
STATE OF OHIO	Unsecured	NA	NA	NA	.00	.00
UNITED CONSUMER FINANCIAL SERVIC	Unsecured	745.00	745.75	745.75	745.75	.00
US ATTORNEY GENERAL	Unsecured	NA	NA	NA	.00	.00

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VERIZON BANKRUPTCY DEPT	Unsecured	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	10,398.42	3,600.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	485,675.87	6,456.41	.00
TOTAL SECURED:	496,074.29	10,056.41	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	6,377.58	6,377.58	.00
TOTAL PRIORITY:	6,377.58	6,377.58	.00

GENERAL UNSECURED PAYMENTS:

18,755.43	18,755.43	.00
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Disbursements:

Expenses of Administration:	\$4,521.14	
Disbursements to Creditors:	\$35,189.42	
TOTAL DISBURSEMENTS:		\$39,710.56

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/14/2014

By: /s/Craig Shopneck - CLEVELAND

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.